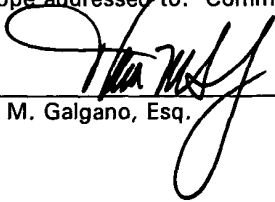


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By:   
Thomas M. Galgano, Esq.

Dated: July 31, 2003

PATENT  
DOCKET NO.: 1665-3(a)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : AUSTIN T. GAVIN  
SERIAL NO. :  
FILED :  
TITLE : SYSTEMS AND METHODS FOR SCHOOL DISTRICTS AND  
MUNICIPALITIES TO MAXIMIZE INTEREST EARNINGS ON  
THEIR INVESTMENTS  
EXAMINER :  
GROUP :

INFORMATION DISCLOSURE STATEMENT

Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In accordance with 37 C.F.R. §1.56, Applicant wishes to call the attention of the Examiner to the references identified on PTO Form-1449 enclosed herewith.

This citation does not constitute an admission by Applicant that the reference is relevant or material to the patentability of the claims.

Inasmuch as the present Information Disclosure Statement is being filed prior to issuance of a First Office Action, it is respectfully submitted that no official surcharge is required.

Respectfully submitted,



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TMG/jgg

Enclosures: PTO Form-1449 w/cover sheet and cited references

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Form PTO-1449  <b>INFORMATION DISCLOSURE CITATION IN AN APPLICATION</b>  (Use several sheets if necessary)	Docket Number (Optional) 1665-3(a)	Application Number
Applicant AUSTIN T. GAVIN		
Filing Date		Group Art Number

**U.S. PATENT DOCUMENTS**

Exam. Init.		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
	AA	5 9 0 5 9 7 4	5/99	FRASER ET AL.			
	AB	5 9 1 5 2 0 9	6/99	LAWRENCE			
	AC	5 9 6 6 6 9 9	10/99	ZANDI			
	AD	6 1 6 1 0 9 9	12/00	HARRINGTON ET AL.			
	AE	0 0 2 9 1 8 8	3/02	SCHMID			
	AF	6 3 9 7 1 9 7	5/02	GINDLESERGER			
	AG	0 1 6 9 7 0 8	11/02	CHITTENDEN			
	AH	0 0 2 6 4 0 1	2/02	HUELER			
	AI	0 0 7 7 9 5 5	6/02	RAMM			
	AJ	6 4 3 8 5 2 6	8/02	DYKES ET AL.			
	AK	0 1 3 8 4 2 1	9/02	MONLUX ET AL.			

**FOREIGN PATENT DOCUMENTS**

		Document Number	Filing Date	Country	Class	Subclass	Translation	
							Yes	No
	AL							
	AM							
	AN							
	AO							

**OTHER DOCUMENTS**

<b>Examiner</b>		<b>Date considered</b>
<b>Examiner:</b> Initial if citation considered, whether or not citation is in conformance with MPEP §609; Draw line through citation if not in conformance and not considered; Include copy of this form with next communication to the applicant.		